

D.L. EVANS BANCORP

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2242523	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$100	\$1,206	1109.0%		
Loans	\$62	\$726	1066.7%		
Construction & development	\$2	\$49	2154.5%		
Closed-end 1-4 family residential	\$5	\$49	851.2%		
Home equity	\$6	\$46	663.9%		
Credit card	\$0	\$4	24468.8%		
Other consumer	\$1	\$8	1160.3%		
Commercial & Industrial	\$9	\$110	1196.9%		
Commercial real estate	\$37	\$254	591.9%		
Unused commitments	\$13	\$199	1402.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$156	3061.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$127	8101.7%		
Cash & balances due	\$22	\$136	522.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$10			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$11			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$96	\$1,100	1042.2%		
Deposits	\$96	\$968	909.0%		
Total other borrowings	\$0	\$127			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$3	\$106	2959.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$10	NA		
Performance Ratios					
Tier 1 leverage ratio	3.4%	8.8%	--		
Tier 1 risk based capital ratio	4.4%	12.8%	--		
Total risk based capital ratio	5.7%	14.0%	--		
Return on equity ¹	16.0%	10.4%	--		
Return on assets ¹	0.5%	0.9%	--		
Net interest margin ¹	3.5%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	83.1%	112.8%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	-0.1%	-0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	0.6%	0.0%	0.0%	--
Closed-end 1-4 family residential	27.4%	3.4%	0.4%	0.0%	--
Home equity	8.5%	1.1%	0.0%	0.2%	--
Credit card	0.0%	0.9%	0.0%	0.0%	--
Other consumer	0.0%	0.2%	0.0%	0.0%	--
Commercial & Industrial	13.0%	0.8%	0.0%	0.0%	--
Commercial real estate	5.2%	1.2%	0.0%	0.0%	--
Total loans	8.0%	1.8%	0.0%	0.0%	--